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PATENT Attorney Docket No.: 16222U-016100US Client Ref. No.: P-00888

TOWNSEND and TOWNSEND and CREW LLP

By:____/ Sally Zumba/

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Confirmation No. 2931

DAVIS, Steve

Examiner: Jalatee Worjloh

Application No.: 10/705,212

Technology Center/Art Unit: 3621

Filed: November 6, 2003

AMENDMENT UNDER 37 CFR 1.116 EXPEDITED PROCEDURE EXAMINING

For: CENTRALIZED ELECTRONIC COMMERCE CARD TRANSACTIONS

GROUP 3621

Customer No.: 66945

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed May 2, 2008 on the abovereferenced application, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.